

# CONSUMERWISE DIGEST

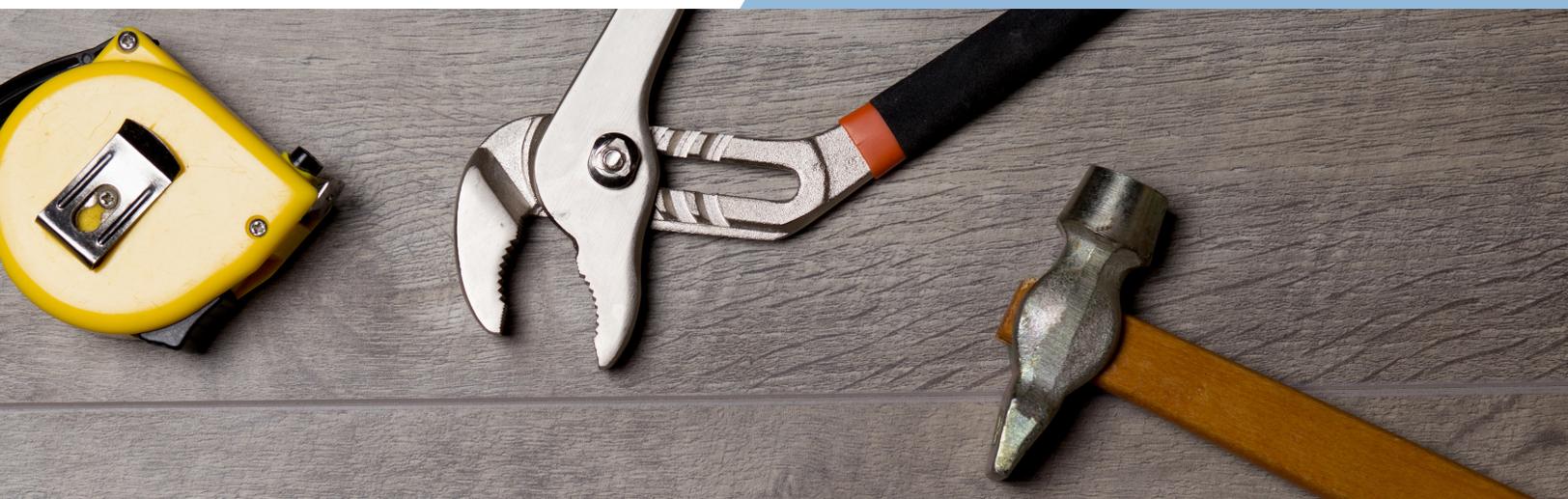


Ensuring Integrity  
in our Marketplace

Home Sweet Home Edition

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## Spotlight on Home Service Contracts/ Home Warranties

BY LEE R. GLASS, OCP INVESTIGATOR

'Home warranties', the name of the product itself, is prone to being confused; this is because what is purchased is not a 'warranty', in the traditional understanding of the word, and it is also not insurance. What consumers buy when they purchase this product is actually a home service contract. What home warranty companies provide is access to a limited number of home service professionals in the local area, which have an ongoing agreement with the home warranty company.

These technicians are routed to the customer's home when a service call is requested, at a reduced rate (usually for a \$40 to \$100 deductible for each separate call) and provide some evaluation of the issue. These companies then either possibly repair or replace the issue or alternatively, the technicians acting on behalf of the home warranty company could choose to do nothing at all. Consumers purchase access to this reduced rate through the premium paid in advance for this service (usually through an annual or semi-annual payment).

[Read More](#)

For more information visit our website <https://www.montgomerycountymd.gov/OCP/index.html>



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## LAWN CARE COMPANIES

The grass is always "greener" on the other side of the fence. Or so it seems to the many consumers who turn to a lawn care company to help make their lawn greener. However, every year OCP receives many complaints about such companies. Below are some helpful websites on lawn care and some tips on choosing the right company for your needs: **What Lawn Care Services Do**

Lawn care service usually consists of evaluating your lawn, fertilizing and treating it for the control of weeds and pests. Some services also offer the option of disease control...

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## SCAM WARNING!!!



## UTILITY SCAMS

Unfortunately, scammers never rest and will take advantage of unsuspecting homeowners given the opportunity. The following information can help you avoid falling prey. Do not automatically believe what the person at your door is saying, never feel pressured by the voice at the other end of the phone line. Making hasty changes to your utilities can prove to be far more costly in the long run.

If you have questions or concerns about who your electricity supplier is, please contact your utility. In Montgomery County, that could be Potomac Electric Power Company ...

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## HOW TO: PEST CONTROL SERVICES

For most consumers our families and homes are our most valued possessions and we try to keep our loved ones and property safe by purchasing locks and alarm systems, however no matter how hard we try we sometimes end up with insects and pests which eat away at our possessions. Some pests can be dealt with individually, but often times we must rely on a licensed pest control company to tackle the major projects. Companies and individuals who use chemicals and pesticides to control rodents, pests and insects must be licensed, and the chemicals must be regulated in order to...

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## SOLAR PANEL FINANCING

More and more consumers are choosing to go solar. But not only do consumers need to research whether solar is right for them and what company they should choose, they also need to consider how they will pay for it. Going solar does involve a significant expense, and paying cash upfront may not be the best option. There are different kinds of financing available for solar. They generally fall into two categories. The first is Third Party Ownership Financing. The second is Solar Loans...

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Ensuring Integrity in our Marketplace

An important message from the Federal Trade Commission

# Shopping for New Windows?

If you're thinking about replacing the windows in your home, the choices you make about style, materials, and installation could have a big impact on your energy bill. Here are some things to consider.

## Energy Savings

How much will new windows save you on your energy bill? It depends on factors like:

- what your existing windows are made of
- how well your home is insulated
- the size of your home and the number of windows it has
- the shade around your home
- the climate you live in



## Choosing Your Windows

### Cost

Price per window can range from a few hundred to a few thousand dollars. It depends on the materials and features you choose for your new windows, as well as installation costs.

### Materials

Wood-framed windows provide good insulation, but are heavy and high-maintenance. Vinyl-frame windows insulate well and don't need painting.

### Style

Single-hung, double-hung, and sliding windows leak more air than casement, awning, and hopper windows.

### Glazing & Glass Technologies

Certain window glazes and glass may provide better insulation, light quality, and condensation resistance. For example, windows with low-emissivity (low-e) coatings often are more energy efficient than windows without.

### Cleaning & Maintenance

Some materials and features make windows easier to care for. Tilt-in sashes, for example, make cleaning easier.

### Installation

If your windows aren't installed according to the manufacturer's instructions, you might not get the savings or comfort you expect.



## An Energy-Rating Label to Help You Shop

Look for the National Fenestration Rating Council's label when you shop.

**U-factor:** Rates how much heat escapes through a window. This is most important in cold climates.  
Range: 0.2 – 1.2

**Visible Transmittance:** Rates how much light comes in.  
Range: 0 – 1

**Condensation Resistance:** Rates how well a product resists condensation.  
Range: 1 – 100

 <b>World's Best Window Co.</b> Millennium 2000® <small>100% Vinyl Frame, Single-Hung, Low-E, Argon Gas, 2" x 4" Product Type: Vertical Slider</small>	
<b>ENERGY PERFORMANCE RATINGS</b> U-Factor (U.S./Ft <sup>2</sup> ) <b>0.30</b> Solar Heat Gain Coefficient <b>0.30</b>	
<b>ADDITIONAL PERFORMANCE RATINGS</b> Visible Transmittance <b>0.51</b> Air Leakage (U.S./Ft <sup>3</sup> ) <b>0.2</b>	
Condensation Resistance <b>51</b>	
<small>Manufacturer: World's Best Window Co. Model: Millennium 2000. U-factor, Solar Heat Gain Coefficient, and Visible Transmittance are based on NFRC 100. Air Leakage is based on NFRC 200. Condensation Resistance is based on NFRC 200. All ratings are based on a standard window. Actual performance may vary. For more information, visit <a href="http://www.nrc.org">www.nrc.org</a>.</small>	

**Solar Heat Gain Coefficient:** Rates how much heat from the sun is allowed in. This is most important in warm climates.  
Range: 0 – 1

**Air Leakage:** Rates how much outside air comes in.  
Range: 0.1 – 0.3

— ratings may not be on the label, but may be online or from the vendor

## For More Information

For more information, visit [energysavers.gov](http://energysavers.gov) or [efficientwindows.org](http://efficientwindows.org).





CELEBRATING

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YEARS OF  
INTEGRITY  
IN THE  
MARKETPLACE

**The Montgomery County Office of Consumer Protection (OCP), is the agency responsible for enforcing consumer protection laws (Chapter 11 of the Montgomery County code) which prohibit unfair and deceptive business acts to ensure a fair marketplace for consumers and businesses. Our office was established in 1971 and we are proud to have earned national recognition. Our investigators have expertise in many types of consumer transactions. We investigate and resolve consumer complaints, engage in consumer education and outreach, license certain businesses, and administer several programs. OCP's dedicated staff is here to be of service to you.**